

TURNING

Age

65

Q & A



COMMONWEALTH OF MASSACHUSETTS

GROUP INSURANCE COMMISSION

mass.gov/gic



Commonwealth of Massachusetts
Group Insurance Commission

*Your
Benefits
Connection*

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! Helpful Reminders

When you (the insured) retire and are age 65 or older:

- ❖ If you and/or your spouse are eligible for Medicare Part A for free, state law requires that you and/or your spouse must enroll in Medicare Part A and Part B to be covered by the GIC.
- ❖ You must join a Medicare plan sponsored by the GIC to continue health coverage. These plans provide comprehensive coverage for some services that Medicare does not cover. If you and your spouse are Medicare eligible, you must enroll in the *same* GIC supplemental Medicare plan.
- ❖ You **MUST** continue to pay your Medicare Part B premium. Failure to pay this premium will result in the loss of your Medicare benefits and your GIC coverage. *See page 7 for details.*

Other Reminders

- ❖ Visit Social Security's website ([socialsecurity.gov](https://www.socialsecurity.gov)) or call Social Security at 1.800.772.1213 for more information about Medicare benefits.



- ❖ HMO Medicare plans require you to live in their service area. *See your Benefit Decision Guide* for the service area of your plan, which is available on our website.
- ❖ You may change GIC Medicare health plans only during annual enrollment, unless you move out of your plan's service area. *Note: Even if your doctor or hospital drops out of your Medicare HMO, you must stay in the HMO until the next annual enrollment.*
- ❖ Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change each January. These plans and the UniCare State Indemnity Plan/Medicare Extension (OME) automatically include Medicare Part D prescription drug benefits with additional coverage provided by the GIC.

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Frequently Asked Questions

Q) What is Medicare?

A) Medicare is a federal health insurance program for retirees age 65 or older and certain disabled people. Medicare Part A covers inpatient hospital care, some skilled nursing facility care and hospice care. Medicare Part B covers physician care, diagnostic x-rays and lab tests, and durable medical equipment. Medicare Part D is a federal prescription drug program.

Q) I have GIC health coverage; when must I enroll in Medicare Part A and Part B?

A) The answer depends on your employment status with the state or a participating GIC municipality:

- ❖ ***If you, the insured, continue working*** for the state or a participating GIC municipality at age 65 or over, you and your covered spouse should only enroll in free Medicare Part A if eligible. Defer Part B until you, the insured, retire.
- ❖ ***If retiring***, and you or your covered spouse is age 65 or over, the family member(s) age 65 or over should apply for Medicare Part A and Part B up to a month before your retirement. You and/or your spouse age 65 or over will receive a Medicare enrollment package from the GIC approximately four to six weeks after the GIC is notified by your GIC Coordinator of your retirement. Be sure to respond to the GIC by the due date noted in the package.
- ❖ ***If retired***, when you or your covered spouse turns age 65, apply for Medicare Part A and Part B up to three months before your 65th birthday. You or your spouse turning age 65 will receive a Medicare enrollment package from the GIC approximately three months before your 65th birthday to make your Medicare health plan selection. Be sure to respond to the GIC by the due date noted in the package.

If you do not enroll in Medicare Part B within the required time, or cancel Part B and re-enroll at a later date, you will be required to pay federal government penalties. Also, you may be ineligible for health coverage through the GIC.

Q) I'm retired, but not age 65. My spouse is turning age 65; what should my spouse do?

A) Your spouse should visit Social Security's website ([socialsecurity.gov](https://www.socialsecurity.gov)) or your local Social Security Office for confirmation of Social Security and Medicare eligibility. If eligible for Part A for free, he/she must enroll in Medicare Part A and Part B to continue coverage with the GIC through a GIC Medicare supplemental plan. See the under/over age 65 section of the *Benefit Decision Guide*, available on our website, for your health plan combination options. This information is also included in the Medicare enrollment package that will be mailed to your spouse.



Q) If I am retired and under age 65 and my spouse or I am disabled, how do I find out whether or not I am eligible for Medicare Part A and Part B benefits?

A) If you or your spouse is disabled and receiving Social Security

disability benefits, Social Security will automatically enroll you or your spouse in Medicare Part A and Part B on the 25th month of receiving benefits; contact Social Security about Medicare-eligibility. If eligible, contact the GIC at 617.727.2310 ext. 6 to request a Medicare enrollment package.

Q) I have been a state employee for my entire career and have never contributed to Social Security. Why do I need to know about Medicare?

A) You may still be eligible for Medicare benefits. For example, if you are married, you may be eligible for Medicare through your spouse. When you turn age 65, visit Social Security's website (socialsecurity.gov) or call Social Security to apply. If you are not eligible for Medicare, the GIC will require a copy of your Denial Letter from the Social Security Administration that you are not eligible and you will remain in a GIC non-Medicare health plan.



Q) What is the cost of Medicare Part B?

A) The premium is set by the Centers for Medicare and Medicaid Services (CMS). Contact Medicare (medicare.gov or 1.800.633.4227) for the current premium cost.

Q) How do I pay for Medicare Part B?

A) In most cases, the federal government will deduct the Medicare Part B premium from your monthly Social Security check. If you or your spouse is not eligible for a Social Security check, the federal government will bill you quarterly for the Medicare Part B premium.

Q) Social Security has informed me (or my covered spouse) that I (or my covered spouse) is only eligible for Medicare Part B. What should I do?

A) You (or your covered spouse) will not be eligible for a GIC Medicare Supplemental Plan until you (or your covered spouse) are eligible for Medicare Part A for free. You (or your covered spouse) will remain in a non-Medicare GIC plan.

Q) I am in a GIC Medicare Plan. What are the consequences if I cancel or do not pay Medicare Part B?

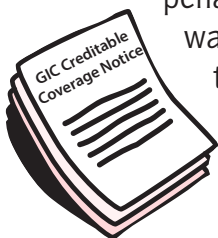
A) If you cancel or do not pay Medicare Part B, the GIC is required to terminate your GIC health coverage. This would mean that you would only have Medicare Part A coverage for inpatient hospital care. You would no longer have coverage for:

- ❖ Physician office visits
- ❖ Prescription drugs
- ❖ Outpatient mental health/substance abuse care
- ❖ Outpatient surgery

❖ X-rays and diagnostic tests

❖ Hearing aids

If you wanted to later reinstate your Medicare Part B coverage, you would be subject to federal late enrollment penalties and would have to wait for Medicare's January through March enrollment period followed by the GIC's spring annual enrollment period to get back into a GIC health plan. So, consider the consequences before you cancel or don't pay Medicare Part B.



Q) Should I choose only Medicare for health care coverage?

A) "Medicare only" coverage is not recommended as it has coverage limitations. To ensure comprehensive coverage, Medicare retirees should enroll in a Medicare health plan sponsored by the GIC as a supplement to their Medicare coverage.

Medicare as a "stand alone" insurance does not provide comprehensive or complete coverage. It is not recommended. See previous question for details.

Q) What documents must I provide to the GIC with the Medicare Plan Enrollment form I receive from the GIC when I retire at age 65 or over or am retired and I or my covered spouse turns age 65?

A) Indicate your GIC Medicare plan options and fill in your Medicare Claim Number on the form, sign and return by the date noted on the form.



If you and/or your spouse are over age 65 and *not eligible* for Medicare we will need the following documentation:

Social Security Denial Letter stating that you and/or your spouse is not eligible for Medicare Part A for free.

Q) When will my GIC Medicare Plan go into effect?

A) The GIC determines the Medicare Plan effective date based on receipt of completed forms. The effective date of a GIC Medicare Advantage Plan (Fallon Senior Plan and Tufts Medicare Preferred) is determined by CMS. Once you are enrolled, you will receive an ID card from your Medicare health plan.

Insured's Status	Employer	Health Plan	Sign up for free Part A	Sign Up for Part B	When to enroll in Part A and Part B	Additional Info
Active employee, age 65 or older. Health coverage through the GIC.	state-muni	GIC	Yes	No	Retirement (1 month before and up to 2 months after)	A Medicare enrollment package will be mailed 4-6 weeks after retirement. Respond by due date noted.
Active, any age with covered spouse age 65 or over. Health coverage through the GIC.	state-muni	GIC	Yes	No	Retirement (1 month before and up to 2 months after)	A Medicare enrollment package will be mailed 4-6 weeks after retirement. Respond by due date noted.
Retired from state/muni. Health coverage through the GIC.	State-muni retiree	GIC	Yes	Yes	Up to 3 months before 65 th birthday.	A Medicare enrollment package will be mailed 3 months before 65 th birthday. Respond by due date noted.

Retired from state/ muni. Working elsewhere. Health coverage through the GIC.	Non-state/muni	GIC	Yes	Yes	Up to 3 months before 65 th birthday.	A Medicare enrollment package will be mailed 3 months before 65 th birthday. Respond by due date noted.
Retired, spouse works elsewhere and has family coverage. Retiree has no health coverage though the GIC and family wants to pick up GIC coverage.	state-muni retiree	Non-GIC plan	Yes	Yes for family members age 65 or over	Before applying for GIC health coverage.	Complete and return GIC Retiree/ Survivor enrollment form and required documentation within 60 days of the qualifying event.
Retired age 65 or over, not eligible for free Part A, and spouse is at least age 62 and eligible for free Medicare Part A.	State-muni retiree	GIC	N/A	Yes	3 months before spouse turns age 62	Pick up Part B if eligible for free Part A in the future to avoid Part B late enrollment penalty. Contact Social Security for details.

Q) If I enroll in a GIC Medicare supplemental plan, what happens to my spouse's coverage?



A) Your spouse will continue to be covered in a GIC non-Medicare plan if he/she is under age 65 until he or she becomes eligible for Medicare. You and your spouse must join the same health plan. See the *Benefit Decision Guide*, available on our website, for under and over age 65 health plan combination options. If your spouse is over age 65, he/she must enroll in the same Medicare supplemental plan that you have joined.



Q) At age 65 my spouse or I was not eligible for Medicare Part A for free. I or my spouse has subsequently become eligible for Medicare Part A for free.

What do we need to do?

A) You or your spouse must notify the GIC in writing when you become eligible for Medicare Part A. The GIC will notify you of your coverage options. Failure to do this may result in loss of GIC coverage.

Keep in mind that Medicare's rules allow you to buy Part B at age 65, even if you are not eligible for free Medicare Part A. If your spouse is at least age 62 when you approach age 65, you may

be eligible for free Part A due to your spouse's eligibility. Under Medicare's rules, failure to apply for Part B when you become eligible may mean a penalty for late enrollment. Contact Social Security for details.

Q) I am retired and I am not eligible for Medicare Part A for free, but am eligible for Medicare Part B. Should I purchase Medicare Part B?

A) The GIC does not require you to enroll in Medicare Part B if you are not eligible for Medicare Part A for free. However, if you may be eligible for Medicare Part A in the future (for example, you have a younger spouse) you may want to enroll in Part B to avoid a Medicare penalty later on. Contact Social Security for details.

Q) I am retired with GIC health insurance, but I am working elsewhere. Do I need to enroll in Medicare Part A and Part B if I am age 65 or over and eligible?

A) Yes. Because you have health insurance through the GIC as a retiree, you will be enrolling a GIC Medicare plan to continue coverage.

Q) I am an active state employee age 65 or over and have a Medicare card with Part A only; which ID card should I present to a doctor's office or hospital?

A) When receiving services at a hospital or doctor, present your GIC health plan card (not your Medicare card) to ensure

that your GIC health plan is charged for the visit. If you are still working and are age 65 or over, your GIC health plan is your primary health insurance provider; Medicare (if you have it) is secondary. You may need to explain this to your provider if he/she asks for your Medicare card.

Q) What do I do when Medicare says they are not my primary carrier yet I am retired, age 65 or over and have a Medicare supplemental plan through the GIC?



A) You must call Medicare at 1.800.633.4227 to correct the coordination of benefits.

Q) How do I find out about GIC Medicare Plan options?

A) When you retire at age 65 or over or if you (the insured) are retired and turn age 65/or your covered spouse turns age 65, the GIC will send you approximately three months before the 65th birthday a Medicare enrollment package that includes information about your health plan options.

Q) How do I enroll in a GIC Medicare Plan?

A) Complete and return the Medicare Plan Enrollment form the GIC sends to you when you retire and you and /or your spouse is age 65 or over or when

you are retired and you or your covered spouse turns age 65. Be sure to return the completed form by the due date indicated on the form. If enrolling in the UniCare Indemnity Plan/Medicare Extension (OME), you must also complete and return the UniCare OME Medicare Part D Opt-in Form.

Q) When can I change GIC Medicare plans?

A) You may only change your GIC Medicare plan during the GIC's spring annual enrollment period or if you move out of a GIC HMO Medicare plan's service area.

Q) How do I change Medicare plans during the GIC's annual enrollment period or if I move out of my Medicare HMO plan's service area?

A) Complete and return to the GIC a Retiree/Survivor Change Form. Changes can also be made at a GIC health fair.

- ❖ If enrolling in the UniCare Indemnity Plan/Medicare Extension (OME), you must also complete and return the UniCare OME Medicare Part D Opt-in Form.
- ❖ If you are enrolling in Fallon Senior Plan, the plan will send you an application to complete and return.
- ❖ If you are currently in a Medicare Advantage HMO plan - Fallon Senior Plan or Tufts Medicare Preferred - or an Employer Group Waiver Plan - the UniCare State Indemnity Plan/Medicare Extension

-, you must dis-enroll from the plan by also sending to the GIC a completed Medicare Advantage/EGWP Plan dis-enrollment form. The plan will notify you and the GIC of the effective date of the dis-enrollment.

Q) How do I calculate my monthly premium rates?

A) Using the rate section of our website (mass.gov/gic/rates), add the following:



For an insured and spouse on Medicare -

Find the premium for the Medicare plan in which you are enrolling and double it for your monthly rate.

For a Retiree and Spouse Coverage if Under and Over Age 65

1. Find the premium for the Medicare Plan in which the Medicare retiree or spouse will be enrolling
2. Find the individual coverage premium for the Non-Medicare Plan in which the Non-Medicare retiree or spouse will be enrolling.
3. Add the two premiums together; this is what you will pay monthly.

For other coverage combinations, contact the GIC at 617.727.2310 ext. 6.

Q) I am an active employee with GIC health coverage who is age 65 or over. Should I enroll in Medicare Part D?

A) No.

Q) I am a retiree with GIC health coverage. Should I enroll in a non-GIC Medicare Part D plan?

A) No. For most GIC Medicare enrollees, the drug coverage you currently have through your GIC health plan is a better value than non-GIC Medicare Part D drug plans

- ❖ If you are a member of one of our Medicare Advantage plans (Fallon Senior Plan and Tufts Health Plan Medicare Preferred), or the UniCare State Indemnity Plan/Medicare Extension (OME), your plan automatically includes Medicare Part D coverage. **Do not enroll in a non-GIC Medicare Part D plan.** If you enroll in another Medicare Part D drug plan, the Centers for Medicare & Medicaid Services will automatically dis-enroll you from your GIC health plan, which means you will **lose your GIC health, mental health, and prescription drug benefits.**
- ❖ If you are a member of Fallon Senior Plan, Tufts Medicare Preferred, or UniCare State Indemnity Plan/Medicare Extension and have limited income and assets, you may be eligible for prescription drug subsidies. Contact Medicare at 1-800-MEDI-

CARE (1-800-633-4227) for more information.

- ❖ If you are a member of one of our Medicare Advantage plans (Fallon Senior Plan and Tufts Health Plan Medicare Preferred), or the UniCare State Indemnity Plan/Medicare Extension (OME), and your adjusted gross income, as reported on the federal tax return, exceeds a certain amount, Social Security will impose a monthly additional fee called IRMAA (Income-Related Monthly Adjustment Amount).

Q) How do I avoid paying a late enrollment penalty for Medicare Part D?

A) The Medicare Part D Late Enrollment Penalty (LEP) is the amount that Medicare requires a person to pay if he/she:



- ❖ Did not enroll in a Medicare prescription drug plan when first eligible for Medicare; or
- ❖ Did not have creditable prescription drug coverage – coverage at least as good as Medicare's standard plan; or
- ❖ Had a break in coverage of more than 63 consecutive days.

The GIC's retiree prescription drug coverage meets or exceeds the Medicare Part D coverage standard and is therefore considered creditable coverage. See your health plan

handbook on your plan's or the GIC's website for a Creditable Coverage notice.

Note that if you decide to enroll in a non-GIC Medicare Part D plan that cancels your GIC coverage, you may be responsible for the Medicare Part D late enrollment penalty if you later wish to re-enroll in GIC Part D coverage.

Q) I am a retiree. Should I enroll in non-GIC Medicare Part D Plan?

A) For most GIC Medicare enrollees, the drug coverage you currently have through your GIC health plan is a better value than a basic Medicare Part D drug plan. Therefore, you should not enroll in a non-GIC Medicare Plan D drug plan.

Q) I have very low income and assets. Am I eligible for a prescription drug subsidy?

A) Contact Medicare (1-800-633-4227) or Social Security (1-800-772-1213) to find out if you are eligible for the Extra Help program. If you are eligible for this program, you may want to enroll in one of the GIC's Medicare Part D plans (Fallon Senior Plan, Tufts Medicare Preferred, or UniCare State Indemnity Plan/Medicare Extension) so that you can receive the subsidy.

Q) How do I avoid paying a penalty for late enrollment in Medicare Part D Plan?

A) If you should later enroll in a non-GIC Medicare Plan D drug plan because of changed circumstances, show the GIC's *Creditable Coverage Notice* to the Social Security Administration to avoid paying a penalty. This notice is in your health plan handbook that is mailed to you and is also on the GIC's website.



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Charles D. Baker, Governor



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Dolores L. Mitchell, Executive Director

PO Box 8747, Boston, MA 02114

Telephone 617-727-2310

TDD/TTY 617-227-8583

mass.gov/gic

*See our website for forms and other contact
information*



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